



**Scott Lause**  
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April 12, 2023

U.S. BANKRUPTCY COURT  
2023 APR 17 PM 3:29

Clerk of Court  
U.S. Bankruptcy Court  
Federal Building and U.S. Courthouse  
10 East Commerce Street  
Youngstown, OH 44503

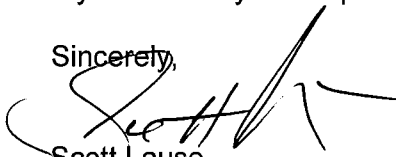
Re: **Jamie Rae Derry**  
**Adversary Proceeding #: 23-04004-tnap**

Dear Clerk of Court:

On behalf of the Higher Education Loan Authority of the State of Missouri ("MOHELA"), I am writing in regards to the above-referenced Adversary Proceeding. Please see the enclosed letter sent to debtor in this Adversary Proceeding.

If you have any other questions, regarding this matter, please do not hesitate to contact me.

Sincerely,



Scott Lause  
General Counsel

SL/cm  
Enclosure

April 12, 2023

Jami Rae Derry (Cozza)  
130 W. Main Street  
East Palestine, OH 44413

Re: Jamie Rae Derry  
**Adversary Proceeding #: 23-04004-tnap**

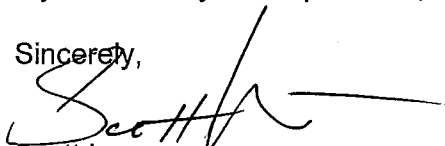
Dear Jami Rae Derry (Cozza):

On behalf of the Higher Education Loan Authority of the State of Missouri ("MOHELA"), I am writing in regards to the above-referenced Adversary Proceeding. The Adversary Proceeding in question pertains to the discharge of a certain federal student loan. Please be advised that MOHELA does not own or hold any student loans on which you are the obligor. Therefore, any judgment taken against MOHELA in this proceeding would have no effect on your student loan obligations.

MOHELA's only relationship to you is that MOHELA services a federal student loan, owned by the U.S. Department of Education, on which you, Jami Rae Derry (Cozza), are the obligor. The U.S. Department of Education, as the owner and holder of the student loan, is the only appropriate party to this proceeding, relative to your student loan. Based on the foregoing, I respectfully request that you dismiss all claims against MOHELA.

If you have any other questions, regarding this matter, please do not hesitate to contact me.

Sincerely,

  
Scott Lause  
General Counsel

SL/cm

cc: Clerk of Court  
U.S. Bankruptcy Court  
Federal Building and U.S. Courthouse  
10 East Commerce Street  
Youngstown, OH 44503